State of Washington Office of the Insurance Commissioner 2001 Washington Premiums and Loss Ratio Recapitulation by Line of Business

All Dollars in Thousands

Line of Business	Direct Premiums	Direct Premiums	Direct Losses	Loss
	Written	Earned	Incurred	Ratio(1)
Life and Annuities	#0.500.040			
Ordinary	\$3,569,813			
Credit	\$33,915 \$905,392			
Group Industrial	ъ905,392 \$19			
Fraternals	\$118,469			
Total Life and Annuities	\$4,627,608			
	φ+,027,000			
Accident and Health				
Health Care Service Contractors	\$5,131,590	\$5,112,975	\$4,366,743	85.41%
Health Maintenance Organizations	\$1,779,901	\$1,779,983	\$1,811,283	101.76%
Life and Disability	\$1,137,550	\$1,133,746	\$779,631	68.77%
Property and Casualty	\$127,565	\$119,046	\$87,308	73.34%
Fraternals	\$8,798	\$8,355	\$3,378	40.43%
Total Accident and Health	\$8,185,404	\$8,154,106	\$7,048,344	86.44%
Property and Casualty				
Aggregate Write Ins For Other Business	\$57,796	\$50,154	\$37,996	75.76%
Aircraft (All Perils)	\$55,494	\$49,339	\$53,117	107.66%
Allied Lines	\$70,981	\$64,110	\$84,999	132.58%
Auto: Commercial No Fault (PIP)	\$5,822	\$5,647	\$2,831	50.14%
Commercial Physical Damage	\$111,427	\$106,192	\$67,888	63.93%
Other Commercial Liability	\$288,966	\$271,867	\$188,605	69.37%
Other Private Passenger Liability	\$1,566,896	\$1,541,316	\$1,077,873	69.93%
Private Passenger No Fault (PIP)	\$188,629	\$182,918	\$172,046	94.06%
Private Passenger Physical Damage	\$1,139,290	\$1,122,594	\$696,174	62.01%
Boiler and Machinery	\$16,070	\$14,785	\$14,320	96.86%
Burglary and Theft Commercial Multiple Peril: Liability	\$1,968 \$208,243	\$1,794 \$195,529	\$5,560 \$167.486	309.89% 85.66%
Non-liability	\$290,662	\$280,221	\$167,486 \$239,734	85.55%
Credit	\$290,662 \$7,629	\$200,221 \$7,341	\$4,035	54.97%
Earthquake	\$82,592	\$77,089	\$54,670	70.92%
Farmowners Multiple Peril	\$36,045	\$35,878	\$23,224	64.73%
Federal Flood	\$10,109	\$9,897	\$746	7.53%
Fidelity	\$15,411	\$13,608	\$9,356	68.75%
Financial Guaranty	\$36,922	\$11,936	\$1,226	10.27%
Fire	\$85,523	\$78,819	\$64,889	82.33%
Homeowners Multiple Peril	\$738,833	\$706,038	\$432,577	61.27%
Inland Marine	\$173,272	\$166,708	\$162,894	97.71%
Medical Malpractice	\$132,546	\$127,992	\$105,935	82.77%
Mortgage Guaranty	\$124,892	\$120,090	\$38,529	32.08%
Multiple Peril Crop	\$43,025	\$42,556	\$34,540	81.16%
Ocean Marine	\$78,559	\$77,224	\$61,856	80.10%
Other Liability	\$427,409	\$398,170	\$520,614	130.75%
Products Liability	\$39,693	\$31,222	\$187,643	600.99%
Surety	\$80,721	\$74,134	\$39,807	53.70%
Workers Compensation	\$31,056	\$36,144	\$30,720	84.99%
Total Property and Casualty	\$6,146,478	\$5,901,310	\$4,581,893	77.64%
Title	\$194,381	\$188,401	\$10,754	5.71%
Total Authorized Companies	\$19,153,871	\$14,243,817	\$11,640,991	
Total Non-Authorized Companies	\$226,733	\$191,687		
Totals	\$19,380,604	\$14,435,504		

⁽¹⁾ Excluding all Loss Adjustment Expenses (LAE)